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ABSTRACT

This manual is intended to assist network agencies dealing with aging to educate and develop programs for the business community to address the needs of employed caregivers and their dependents. Chapter I defines "eldercare," discusses the role of caregivers in the work force, describes caregiver tasks and relationships, and outlines basic needs of caregivers. Chapter II presents a rationale for the participation of aging network agencies in developing employer-based eldercare programs. These types of programs with which businesses are becoming involved are described: information and referral; informational resources; seminars, workshops, and forums; support groups; training for business managers and employee assistance staff; caregivers' fairs; written materials for employee publications; case management; directory of services/resource manual; respite care; caregiver library; and employee surveys. Brief descriptions follow of several employers' programs in eldercare. Chapter III focuses on approaching the business community about eldercare. It addresses selecting businesses, approaching targeted businesses, assessing the competition, determining whom to approach, and determining fee schedules. Section IV poses five problems associated with making an eldercare program appealing to employers and suggests strategies to solve them. Chapter V offers suggestions on how State Units on Aging can serve in a leadership role in developing eldercare programs. An appendix lists print and nonprint resources. (YLB)

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Public/Private Partnerships in Aging

Working with the Business Community on Eldercare

A Primer for the Aging Network

National Association of State Units on Aging
and
Washington Business Group on Health

CE 057 885

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WORKING WITH THE BUSINESS COMMUNITY ON ELDERCARE

A PRIMER FOR THE AGING NETWORK

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TABLE OF CONTENTS

		PAGE
I.	INTRODUCTION: WHAT IS ELDERCARE?	2
II.	OPTIONS FOR ELDERCARE PROGRAMS	7
III.	APPROACHING THE BUSINESS COMMUNITY	19
IV.	STRATEGIES FOR WORKING WITH BUSINESS	24
V.	STATE UNITS ON AGING: INVOLVING AAAs	30
VI.	CONCLUSION	32
	APPENDIX	33

I. INTRODUCTION: WHAT IS ELDERCARE?

A. Definition
B. Caregivers and the Workforce
C. What Caregivers Need
D. Opportunities for the Aging Network

WHAT IS ELDERCARE?

One of the current trends in long term care issues is the mounting concern in the workplace for employees who shoulder caregiving responsibilities for older relatives. While the impact of child care on worker productivity and performance has been more widely recognized, employers are just beginning to discover the problems employees caring for older family members bring to the workplace. Many employers have heard of "eldercare" but do not have a clear sense of what it means for them and for their employees. The purpose of this manual is to assist aging network agencies to educate and develop programs for the business community to address the needs of employed caregivers and their dependents.

A. DEFINITION

"Eldercare" generally refers to the range of care and services provided by family caregivers to older individuals who are functionally impaired. As professionals in aging know, the care may be as simple as a daily telephone check or as complex as providing full time care to a live-in parent; and the burden on the caregiver differs accordingly. More recently, however, the term "eldercare" has come to have new connotations. In the business world and increasingly among professionals in aging, eldercare refers to employer-sponsored programs designed to ease the caregiving burden on employees so that they can be more productive workers. It may be understood in some spheres as the counterpart of child care. As such, it has implications concerning the design and development of employer sponsored programs, resources, and policies related to work and family issues.

B. CAREGIVERS AND THE WORK FORCE

Most older people are healthy, independent, and manage well. However a small but growing number, especially those over 75, suffer limitations in functional ability and require help to continue living in the community. At present, 6.6 million dependent elders in the U.S. require at least some assistance. By the year 2000, 9 million will require such care.

Families provide most of the long-term care for older Americans. Indeed, family care is one of the critical factors in preventing or delaying nursing home placement. Family caregivers may include all members, although most are women. As women have joined the work force in growing numbers (more than half of all women now work outside the home), the number of employed caregivers has grown. The problem is compounded by caregivers' geographic mobility which separates children from their parents, creating the need for long-distance caregiving or extended time away from work to deal with crises involving elderly relatives.

Many caregiving responsibilities can be accomplished only during work hours. Therefore, to accommodate their eldercare responsibilities, caregivers often exhaust work place benefits such as vacation, sick and personal leave and leaves of absence, and/or change work schedules or switch hours with another employee. Studies demonstrating that workers want to continue both their eldercare efforts and their employment have led to advocacy for programs which support employed caregivers. Some such benefits include information and referral services, flextime, reduction in work hours without loss of benefits, adult day care, respite care, and job sharing. Further, many caregivers indicate a willingness to pay for some or all of the cost of such benefits.

Elaine Brody has conducted research on the subject of eldercare and the work place. (See for example, "Work Status and Parent Care", The Gerontologist, 1987, Vol. 27, (2),pp. 201- 208). Her studies, as well as those conducted at a number of employers nationwide, have found that approximately 25% of workers over the age of 30 have some caregiving responsibility for older relatives. Studies typically show the older the average age of the work force, the greater the number of workers involved in caregiving. They also show that many retired workers have heavy caregiving duties. Not surprisingly, the greatest burdens appear to fall on the caregiving daughters of impaired mothers. Twelve per cent of Brody's sample actually quit work to provide care, and many others were forced to reduce the number of hours worked per week.

Aside from these obvious impacts, work performance of caregivers may be affected in a number of different ways, including excessive use of the telephone, absenteeism, tardiness, and decreased quality of work due to the increased stress on the employee. The major problems identified by caregivers include: juggling eldercare with family and career demands; frustration with attempting to negotiate the complex social service system; confusion in coping with health benefits and medical claims forms; fatigue and sleeplessness; and financial expenses.

Elder caregiving responsibilities may occur when the employee is also caring for young children. This "sandwich generation" syndrome often increases the financial burdens that caregivers may experience. Employees may be concerned that the time and money set aside for their own leisure years are being consumed in care of their dependents. In addition, many caregivers have never had to deal with the fragmented system of care for the aged and are shocked at the emotional toll and strains of this responsibility.

Caregiver Tasks and Relationships

What tasks do employed caregivers perform and what are the most common caregiving relationships? According to a survey of 504 employees conducted by Dianna L. Wagner and James H. Halsey of the

University of Bridgeport, caregivers provide parents with transportation, financial support, assistance in filling out forms, help with groceries and/or meals, visiting, and home maintenance, as well as assistance to provide more "hands-on" caregiving support.

A survey by Retirement Advisors Inc. of a number of corporations found that 29% of elders receiving care lived with the caregiving employee, while 32% still lived in their own household. The older dependent had an average age of 85, and typically was the caregiver's mother or mother-in-law, widowed, had an annual income of less than $10,000, and lived within 10 miles of the employee.

C. WHAT CAREGIVERS NEED

In addition to financial support, the basic needs of caregivers fall into four major groupings:

- education on aging and training in care management skills;
- information about available services, service access, and local resources;
- emotional support; and
- breaks from caregiving responsibilities.

The University of Bridgeport's survey of 504 employees over the age of forty found that 25% of them were involved in some form of caregiving. Among these caregivers, many were interested in receiving information on respite care (54%) and community services/resources (60%), while 30% felt that joining a discussion group would be useful. Other studies indicate that employee caregivers are interested in alternative personnel and benefit policies, such as flextime, reduced work hours without loss of benefits, cafeteria benefit plans, day care, and job sharing.

D. OPPORTUNITIES FOR THE AGING NETWORK

A variety of consultants are now approaching businesses with proposals to study specific eldercare needs and to help implement programs for employees. Corporate interest in eldercare, therefore, provides an opportunity for the aging network. Who can better explain the needs of caregivers, identify the gaps in resources, and help employee caregivers than State and Area Agencies on Aging?

Eldercare is also a fertile arena for public/private sector partnerships because it is so often a win/win situation for both

parties. If employer-sponsored eldercare programs are successful, they can help to improve the lives of many older adults nationwide. This sense in which eldercare programs help promote the overall mission of the Older Americans Act was reflected in a 1990 memorandum on eldercare sent by the Administration of Aging to State Aging directors. The memorandum noted that "the emergence of employer initiated and supported eldercare benefits carries with it the potential of a significantly enlarged pool of resources that are available to meet the needs of our increasing population of older persons."

Many State and Area Agencies have already begun providing a range of eldercare services to employers among the country. Their experiences should be very helpful in determining whether your agency is interested in pursuing comparable initiatives.

II. OPTIONS FOR EMPLOYER-SPONSORED ELDERCARE PROGRAMS

A. Rationale for an Aging Network Role
B. Program Options
C. Examples from Businesses

A. RATIONALE FOR AN AGING NETWORK ROLE

There are a variety of eldercare programs that are appropriate for State and Area Aging Agencies to implement or support. One rationale for the participation of aging network agencies in developing employer-based eldercare programs is the traditional role that these agencies provide in their communities. Typically, state and local aging agency staff are familiar with the broad range of services and resources that are or ought to be available in the community to assist elders with functional disabilities. Understanding these resources generically, knowing the capacity of the local community to address these needs, and making sure this information is available to those who need it, is a primary mandate under the Older Americans Act, and a consistent activity throughout the aging network.

B. PROGRAM OPPORTUNITIES

For those network agencies interested in developing or working with private sector eldercare programs, it is important that state and local aging staff be familiar with the types of programs with which businesses are becoming involved and be able to speak knowledgeably about them with community business leaders.

• Information and Referral

Since well over one-half of caregivers responding to surveys indicate that information about community resources would assist them in their caregiving responsibilities, the most common response that employers have initiated is to provide information about the community service system and caregiving resources. Jack Carter, former Director of Dependent Care Programs at IBM has stated, "It seems that the universal thread that holds everyone together in a sea of issues is the need for information."

The objectives of an information and referral service are to help employees identify problem areas and services needed, and to supply them with referrals to service providers in the care receiver's community. This service offers a good deal of flexibility for employers -- they can keep it simple, or they can augment this information and referral effort with additional programs.

To meet the need for I&R, a new industry has appeared in which consulting firms coordinate telephone counseling and information and referral activities -- often with the assistance of aging network agencies. Not all the information and referral providers offer equivalent services, cover all geographic areas or charge similar fees. It is here where there is a particular opportunity for the aging network to promote its ability and knowledge of

resources in order to become either the provider of choice for employer-sponsored information and referral services or to become a focal point for the evaluation of the quality of other organizations in the community providing those services.

The IBM program, described in Chapter III, is an example of an intensive service of information and referral, follow-up assistance, and telephone counseling. It has networking components linking an employee in one area with resources for an elder residing elsewhere, a particular advantage for a firm which has a tendency to transfer employees frequently to new locations. Less ambitious, but high quality programs are possible as well, suggesting that aging network agencies have a range of options for promoting their I&R capacity.

- **Informational Resources**

Often times, companies are interested in developing and distributing informational resources on eldercare to employees. Such firms as Pepsico, Champion International, IBM, and others have developed handbooks for employees with eldercare responsibilities. Other firms, such as Southwestern Bell, have developed audio and video tapes on caregiving issues. State and local aging agencies can assist employees by developing packets of information on available resources and services in the community for distribution by the employer to caregiving employees. Often, employers are willing to reimburse the appropriate agency for development and printing costs. Network agencies can also recommend additional resources which can be ordered in bulk for distribution.

Extensive amounts of quality materials on eldercare are publicly available. NASUA has identified over 60 brochures and pamphlets on aging topics that are high quality and available at minimal cost, covering such topics as Alzheimer's disease, nursing homes, hospice care, home health care, Medicare, Medigap policies, etc. AARP and the National Institute on Aging have flyers available in bulk on such topics as adult day care, meals-on-wheels, adaptive devices, home safety check lists, retirement housing options, safe use of medications, aging and vision, and so forth. Additional materials are available on chronic diseases such as arthritis, high blood pressure, cataracts, and diabetes. While these materials may already be available at your information and referral sites and at senior centers, many working caregivers and employers have no idea they exist.

- **Seminars, Workshops, Forums**

Many employers have sponsored a series of workshops on aging issues of interest to employees. The basic curriculum has often included some of the following topics:

- You and Your Aging Parent
- Understanding the Aging Process
- What to Look for in a Nursing Home
- Retirement Housing Options
- Alzheimer's Disease: Caring for the Victim; Caring for Yourself
- Locating Community Services and Resources
- Wellness Programs for older Adults

Other subjects could include "How to be Your own Care Manager", "Planning for Services in the Home", "Financial and Legal Planning", and "Stress Management Techniques". Presenters have included State and Area Agencies, local social service departments, Visiting Nurses Associations, legal services projects, Alzheimer's Disease Associations, and representatives of hospitals and nursing homes. Many of these organizations will present workshops as a community service while private consultants typically charge employers substantial fees for these programs.

Many employers initially prefer to offer these workshops to their employees outside of the work day; however, practitioners know that time-stressed caregivers often will not stay at or return to the work place after hours. A series of brown-bag lunches can be planned for a 45-60 minute session at lunch or during the work day. Most employers have been supportive of this concept, when they understand the demands of a caregiver's day. If discussion leaders are not available at various sites, videos are available on many of these subjects, and employers could purchase a few tapes for loan to their employees.

- **Support Groups**

Some employers have sponsored support groups for employees, although the support group concept has not widely caught on at the workplace. Only a small percentage of caregivers actually join these groups, possibly because of reticence in discussing personal issues in what is seen as the "work place". Employer interest may increase, however, after exposure to other eldercare programs and after employees feel that the overall workplace atmosphere is supportive. Traditionally, support groups focus on exchanging ideas and information; ventilating and sharing emotions; examining issues of anger, guilt, satisfaction, worry, grief, loss, and premature mourning; exploring sibling and family emotional problems; and techniques for stress reduction.

Support groups do not require professional leadership, but benefit enormously from a trained group facilitator, who should probably not be in a supervisory role for any of the employees. The employer can make linkages with the State or Area Agency, the local Alzheimer's Disease Association, or the Visiting Nurses Association, or other groups to provide strong, experienced leadership. If the company does not have enough interested employees to warrant starting a support group, individuals may be referred to existing groups in the community.

- **Training for Business Managers and Employee Assistance Staff**

Managers need to be made aware of the impact of employee caregiving in the work place and sensitized to the stresses faced by employee caregivers. This will assist them in counseling employees on how and where to seek help. Managers should receive an eldercare packet containing information regarding the impact of caregiving on morale, productivity and other employer concerns; a summary of employer programs and policies dealing with issues of flex-time, sick leave and other practices designed to help caregivers; and a bibliography of selected readings and resources for caregivers. This can help build support for programs, for without supervisory acceptance and encouragement, employer programs can fail to provide the needed support for caregivers.

Employers need to be made aware that promises of improved productivity and morale, and decreased turnover due to effective dependent care programs are not empty claims. One large firm, the Aetna Life and Casualty Company, reduced by half the turnover of women employees after implementing an expanded leave of absence policy.

Currently, caregivers often will not identify their problems to Employee Assistance Program (EAP) staff. EAP staff, who usually have social work backgrounds, and typically provide counseling on alcohol and substance abuse problems to employees at medium-to-large sized firms, may need further training on the issues of aging and the needs of caregivers to be effective resources for employees. Here is another role for the network -- to provide Employee Assistance Program staff with information on aging issues.

At a minimum, EAP staff need to recognize a caregiving problem when it is presented and refer it to a reliable source of help. Since knowledge of aging services, benefits, opportunities and resources is not always found in existing EAP staff, the employer may wish to establish a system for aging information and referral directly with a State Unit on Aging, Area Agency on Aging, or appropriate service provider agency. An employer may also wish to consider joint efforts with the State or Area Agency to train EAP staff on how to refer employees to community services and resources.

- **Caregivers' Fairs**

One of the easiest ways for employers to show support for caregiving employees is to sponsor a Caregivers' Fair with representatives of local service provider agencies and other community organizations. These Fairs are usually held at the employer's facility during the lunch hour and typically attract those employees with caregiving concerns. The Fairs offer employees the opportunity to become familiar with a range of services and programs for the elderly in a short period of time; the chance to meet with agencies that provide assistance, and the opportunity to discuss individual circumstances without taking time off from work. Employers should be encouraged to include the company's own resources and information as a component of any company-sponsored Fair. State and local aging agencies can assist with the planning of the Fair, especially by identifying and securing the appropriate providers.

- **Written Materials for Employee Publications**

A growing number of large employers publish in-house newsletters and magazines for employees and retirees. Employers can easily include a periodic column on issues of concern to caregivers in these publications. Generally, these articles could discuss such topics as care management problems, community resources, or stress management techniques. The columns can be of great benefit to caregiving employees who can keep articles of interest in their own reference file. The company's public relations staff or aging network agencies can coordinate the writing of the articles by "guest" columnists, or arrange for a series by a noted professional. It would be most cost efficient for companies, and create visibility for state aging networks if the SUA or AAA provided camera-ready copy to a number of employers, either as a free service, or through a fee arrangement.

- **Case Management**

Case management is being offered by a growing number of community agencies and private firms, frequently by social workers with a background in aging, and is being suggested as a program for employers. At this time, employers do not appear to be ready to assume the costs associated with providing direct services to employees' dependents. There has been interest, however, by insurance companies developing long term care insurance products, in working with aging network agencies on case management protocols and services. One of the first of these partnerships with an aging network agency was a contract for the Seattle-King County Area Agency on Aging to provide case management services for long term care clients of Blue Cross of Washington and Alaska. Because of the positive initial relationship with Seattle-King County, Blue

Cross subsequently contracted with all Area Agencies on Aging in Washington State for case management services.

Companies may be willing to contract with a community aging agency to provide a one-time assessment of the needs of a dependent elder. Several employers are considering offering this benefit to employees on a cost-sharing basis.

- **Directory of Services/Resource Manual**

Almost all Area Agencies have a directory listing the resources specific to that service area. This directory may be able to be used by employees with minimal, if any, alterations. One or more companies may sponsor an updated version of the directory in exchange for free use or public recognition. Currently, eldercare handbooks and other pertinent printed materials are available from such sources as the National Institute on Aging, NASUA, NAAAA, AARP, and local Alzheimer's Chapters. If you do not have a local directory, the Administration on Aging has produced a generic caregiver's handbook, titled "Where to Turn or Help," which is available to any agency or service provider for duplication or reprinting. Some agencies have solicited corporate support for reproducing this document. In California, for example, the State's major public utilities reproduced the guide, while Pacific Gas and Electric Company printed a special Spanish version to help increase its overall utilization.

A common problem with directories is that they list resources, but they do not explain them. Resource directories could be improved by the inclusion of some generic information about a resource, the appropriate or eligible recipient for that service, and how to judge quality in selecting a service provider. In addition, information that is complex, such as legal planning for incompetency, durable powers of attorney, and living wills, needs to be explained. Again, information of this type can be found in Administration on Aging materials, and in many State and Area Agency on Aging directories, or obtained from a legal service provider, local Alzheimer's chapter, or other organizations.

Resource Directories also need to be kept up-to-date. Some efforts to create software that would facilitate the tracking of new community services, address changes, and so forth, are being developed by such network agencies as the Texoma, Texas AAA. In fact, in a large metropolitan area, it may become necessary for information and referral data to be computerized for there to be lasting value to employers.

The content of the directory should include listings for age-associated disabilities, health care, housing options, nutrition, home care, security alert systems, day care, nursing homes, legal and financial management, delivery services, meals on wheels, chore

service, financial assistance, including income maintenance and entitlement programs, weatherization and energy assistance, tax counseling, legal services, geriatric assessment, medical equipment loan programs, respite care, employment programs and so on. In addition, some firms may suggest specialized resource sections which include information on the company's own programs and policies.

- **Respite Care**

Respite care is defined as the support that provides temporary relief from the responsibility of providing constant care, and which allows the caregiver time away for such activities as shopping, entertainment, or vacations.

Employers may be willing to establish a respite program on an employee-pay-all or cost-sharing basis, or coordinate or fund an existing respite program. They may also choose to support other programs which serve the same purpose, but are not traditionally considered respite, such as Meals-on-Wheels, adult day care, grocery shopping, home health, and homemakers. Employers may also be willing to establish programs to encourage retiree or employee-based respite programs under the company's employee relations, public affairs or volunteerism initiatives.

- **Caregiver Library**

An inexpensive strategy that an employer can use to make caregiving easier is to establish a caregiver library on site at the company. It might include printed materials such as articles and books, as well as interactive videotapes on educational topics for caregivers. Employers could donate funds or sponsor an employee fund-raising drive to purchase VCRs, create a mobile library or coordinate volunteer librarians for home visits. Several firms, including The Travelers Companies, have developed such libraries.

- **Employee Surveys**

One of the ways that network agencies can help in the initial stages of the development of an eldercare program is by assisting employers in surveying their workers on eldercare responsibilities. Surveys have been developed which identify the number and type of employees with caregiving responsibilities, the level of effort their caregiving entails, the effect of caregiving on job performance, and the effect of caregiving on the employee's future work plans, such as a change to part-time work or unanticipated early retirement.

Surveys often produce good documentation for program development, and should be encouraged, particularly before an employer makes a major commitment of staff time or money for eldercare initiatives. In addition, State and Area Agencies are often most comfortable with following a logical planning process, which would naturally include an employee survey. It is important to note, however, that many firms are reticent about conducting surveys and not eager to discover that they might have a problem or to build up expectations among their employees. A good compromise in these cases might be to hold a focus group of employees, or survey a small group of caregivers. For example, one could survey those who attended a Caregiver's Information Fair.

Keep in mind as well that surveys often involve red tape. At larger firms, the legal staff may have to review the survey, and the process for survey distribution takes time and effort to organize. The survey process and results should assure employees complete confidentiality. Consequently, if a network agency is helping to tally the information, it is best not to distribute and collect the survey through company supervisors. Direct mailings to and from the employees may be the best route. Other methods for distribution of the survey include anonymous drop-off sites such as at the company cafeteria.

Companies that would rely on their consultants or in-house staff to administer a survey, may still be interested in gaining imput on the survey design from a network agency. After suggesting that the company conduct a survey, it might be helpful to offer assistance in this review process.

C. EXAMPLES FROM BUSINESSES

What follows is a brief description of several employers' programs in eldercare. It might be valuable for you to familiarize yourself with these and other examples of current programs. Many employers like to play "follow the leader", and may be more inclined to develop programs that have already been tested by respected businesses.

-- I.B.M.

After a detailed study of eldercare and its effects on their employees, IBM initiated a contract with a private consultant to implement a national Elder Care Counseling and Referral Service (ECCRS), offered to employees and retirees. The service compliments a wide ranging series of support programs offered to caregivers including flexible work arrangements and subsidized long term care insurance plans.

ECRS includes telephone consultation and assistance in determining the type of care that is available, referrals, and

screening of agencies that provide such care. A broad network has been established, making use locally of many Area Agencies on Aging and the service providers they fund. IBM has provided support to the participating agencies, and is collecting information on program usage which will be of great interest in the next few years. IBM has also launched its effort with a great deal of internal publicity and high level management support.

The IBM experience, to date, reveals that there is a pent-up demand for the program's services. Findings include a high incidence of long distance caregiving, natural for a company that traditionally moves its managers frequently, and significant numbers of retirees using the system for their parents.

-- **REMINGTON PRODUCTS, INC.**

Remington Products of Bridgeport, Connecticut, participated in the University of Bridgeport's Corporate Eldercare Project. Remington has used a telephone "hot-line" link to the University, featured information on eldercare in its newsletter, and established a respite program that cost matches with the employee for respite services. Time off without pay is offered for family emergencies.

-- **CHAMPION INTERNATIONAL/SOUTHERN NEW ENGLAND TELEPHONE**

Two other Connecticut-based employers have developed special eldercare programs that involve company retirees. A fairly large employer (29,000) based in Stamford, the Champion International Corporation has trained its EAP staff on eldercare issues and has developed a very creative program in which retired employees work with the Employee Assistance Program to provide home visits and support services to other retirees in need of assistance. The program is currently being conducted at Champion's plants in Ohio and Maine. A comparable initiative was developed by the Southern New England Telephone Company (SNET) in 1986. Through this effort, retired members of the firm, all members of the Telephone Pioneers of America -- a national membership association of retired and longer service telecommunications workers -- provide caregiving support services to frail and homebound SNET retirees in the greater New Haven area. Of special interest is the fact that the South Central Connecticut AAA helped to provide the training for the retired caregivers.

Recently, many businesses have grown increasingly interested in involving retirees in volunteer activities. Aging Agencies have an excellent opportunity to help organize and train these retirees to provide a number of valuable social services, including caregiving and respite care.

-- **UKROP'S**

A Richmond, Virginia-based grocery chain, Ukrop's has several innovative programs, including the provision of a special account to reimburse employees who have expenses associated with caring for a dependent older adult. The company will pay up to $50 quarterly for adult day care, home aides, chore or transportation services for employees' elder dependents. Personnel policies allow up to six months unpaid leave for eldercare with a guaranteed job upon return.

-- **BULL WORLDWIDE INFORMATION SYSTEMS**

Bull, the French-owned computer manufacturer based in Lawrence, Massachusetts, is a good example of the range of eldercare-related programs that a company can develop. Working with the Massachusetts office of Elder Affairs and the Health Action Forum of Greater Boston, an employers' coalition, Bull participated in the Workplace Caregivers Project, the WBGH/ Administration on Aging-supported initiative designed to involve Boston-based employers in a variety of eldercare activities, including surveys of employees, caregiver fairs, and the development of written materials. Bull printed 12,000 copies of a specially prepared manual on eldercare, sponsored an employee eldercare hotline with the Visiting Nurses Association of Boston, and developed "Phone Pals" an intergenerational latch key kids program involving company and community retirees and local elementary school students. Of special interest is the fact that the company started quite small in their commitments, participating on a local planning committee. As new ideas were proposed and discussed, the firm became more actively involved in program development.

-- **PARTNERSHIPS FOR ELDERCARE**

One of the more successful employer eldercare initiatives to be developed to date is the Partnerships for Eldercare program, a service provided to employers by the New York City Department for the Aging. Through Partnerships for Eldercare, the City provides information and Referral, employee counseling and education, and management training to the American Express Corporation, J.P. Morgan, and other firms. The City receives grant support in exchange for the delivery of program services. Pleased with the services provided by the program, American Express plans to expand the Partnerships program to additional sites in Arizona and Florida.

Here is another example of how a major program was established from modest beginnings. In the case of American Express, the firm was providing limited financial support to help expand the

Department's home-delivered meals program. Pleased with this relationship and confident of the abilities of the AAA, American Express was convinced to participate in the Partnerships for Eldercare program.

III. APPROACHING THE BUSINESS COMMUNITY ABOUT ELDERCARE

A. Setting the Stage
B. Whom To Approach
C. First Impressions

A. SETTING THE STAGE

The first step in developing an eldercare initiative is to select the businesses which you feel will be most amenable to your overtures. Perhaps it is obvious which businesses to approach in your state or area. If not, try the following sources to identify likely employers.

- The state, county, city, or regional government may have an economic development office which should be able to provide you with the names of employers.

- The local Chamber of Commerce or service clubs keep membership lists. The Chamber of Commerce usually has categories of members with different dues scales which may help to differentiate the size of each business. Trade Associations may also be helpful.

- Many states and/or cities have business/health coalitions which may address aging policy and program issues.

- The United Way can provide you with the names of the businesses which have participated in its fund drives in prior years.

- Other agencies may be able to serve as "middle men" for identifying potential clients. Many firms, for example, contract with community colleges or other adult education programs for retirement planning or other retraining programs.

- Local service providers, such as hospitals or Employee Assistance Program (EAP) contractors, may work with businesses that might value the services of the network.

In considering which employers may be most sympathetic to eldercare issues look for:

- Businesses which have an older than average work force, anticipate having an older than average work force or expect a high rate of retirements in the next ten years.

- Businesses with high numbers of female employees, most apt to be caregivers.

- Businesses with a skilled work force not easily replaced by a new generation who may lack necessary skills.

- Businesses in tight labor markets -- who may be especially concerned with preventing turnover and the need to recruit new workers.

- Businesses that have supported your senior employment efforts, Gatekeeper initiatives, or retirement planning programs.

Once the targeted businesses have been selected, it is important to create awareness of the need for an eldercare initiative in your state or community. Consciousness-raising efforts should focus both on the needs of caregiving workers and the impact on management. A variety of methods can be employed to educate employers, as well as the public about eldercare issues. One approach for example, is to encourage newspaper or other media stories on elder care. The State or Area Agency should offer to supply the facts and line up caregivers who are willing to be interviewed. You might also want to cite examples of what some companies are doing to address eldercare.

Another technique is to offer your services as a speaker on eldercare issues at meetings of community business organizations, such as Chambers of Commerce, Rotary, and Kiwanis Clubs. These organizations frequently appreciate new program ideas and speakers for the meetings which are attended by not only mid- and upper-level managers, but often in smaller communities, by company owners.

Follow-up to these efforts might include trying to establish or re-establish a relationship with one or more businesses. For example, explore if any firm merits some award or recognition for hiring older workers, supporting a volunteer activity, contributing to a service program, or any similar type effort. Arrange to publicly honor the highest executive available from the business in the presence of a community council, the Governor, Mayor, or County Executive. Combine the award with a breakfast meeting, or half-day conference on aging issues. Another option is to present an award at an annual Public Hearing, especially if it is well attended by older people who will appreciate the contributions of the honoree. These efforts may be helpful in generating good will among employers and promoting the visibility of the network as a viable partner for collaboration.

B. ASSESS THE COMPETITION

Network agencies should be realistic about the capacity of their organizations to provide eldercare services to businesses. Before embarking on a program, it will be useful to assess the current or potential role of other community organizations in providing eldercare services to employers. You may decide that instead of attempting to develop a program independently, that it may be better to join forces with another organization, or to serve in an advisory role to employers anticipating contracting with another public or private agency. Your role may include being a neutral evaluator of other provider agencies.

C. WHOM TO APPROACH

Businesses are often bureaucracies; it is usually easier and more expedient to work with them if there is support from top management. The issue of eldercare is no exception. If you have access to upper management, or in the case of a small company, to the president of a firm, try first to influence that individual. Otherwise, it becomes your task to find the person in the firm who has responsibility for eldercare issues. This responsibility may reside in the employee benefits department, the personnel office, the EAP program, the public affairs department, the medical office or elsewhere. Interestingly, many large firms are beginning to develop special departments or designating staff under the rubric of "Work and Family."

In your first contact with a business representative, brief him or her on the overall issues, and other companies' responses. You may want to enclose copies of any local news stories that have appeared on eldercare, and perhaps one short, bulleted fact sheet with local demographics on aging, caregiving, and/or the labor force.

You need to describe the capabilities of your organization and your ability to help. **LISTEN** ... try to learn the firm's processes for deciding on program plans and implementation. Be extremely punctual in responding to requests for additional information.

D. FIRST IMPRESSIONS

Although everyone would claim to like old people, the aging network may have a "bleeding heart" image. It may also be perceived negatively with certain stereotypes that businesses often have of government agencies. Janice Gray, Executive Director of the Texoma Area Agency on Aging, has noted, for example, that business often perceives AAAs as being unsophisticated. Therefore, it is more important than usual to appear very businesslike and professional. Start and end your meetings on time; confirm all agreements and arrangements in writing. Use appropriate business terminology. Become knowledgeable about businesses' needs. Acknowledge the company's desire to keep costs both low and predictable, and express your desire to find a creative way to meet their needs within their budget parameters.

E. BECOMING "DOLLAR SENSITIVE"

One of the most difficult and complex roles for a network agency is determining if and how to charge for services. The extent to which the Older Americans Act permits fee-for service arrangements), but the process of establishing a fee scale can be daunting, especially if the agency has no comparable experience from which to judge how services should be priced.

Many companies will assume you will charge for services, others may expect a public agency to provide services (such as lunchtime seminars) for free. As we note elsewhere, you may want to generate good will among potential clients by offering to provide complimentary consultation or service.

Although there are no hard rules for determining the cost and pricing of services, the following points may serve as guidance for network agencies interested in working with the private sector.

- Start by contacting other network agencies that have contracts for eldercare or for other services. Ask them how they did it, and what pitfalls, if any, to avoid. They may be receiving charitable grants from organizations.

- Establish a business advisory board, made up of local employers and other organizations that may be able to provide counsel on finance issues. This group may also be able to provide legal and management advice.

- Identify local management assistance programs provided by such groups as the Service Corps of Retired Executives (SCORE) or small business development agencies.

Many firms that are interested in eldercare programs develop requests for proposals (RFPs) that are distributed to community organizations and for- profit consultants. It's very important to become knowledgeable about how to respond to these RFPs. Most firms will only decide to contract with agencies that have developed thoughtful, clear strategies to address the employer's needs. Of particular importance is that all budgets submitted as part of your bid need to be clearly articulated.

IV. STRATEGIES FOR WORKING WITH BUSINESSES

Understanding Business Concerns: Five "Problems" and Suggested Solutions

UNDERSTANDING BUSINESS CONCERNS

In this section, we pose five problems associated with making an eldercare program appealing to employers. We also suggest some strategies to help solve these concerns.

PROBLEM #1: THE EMPLOYER DOESN'T KNOW HOW MANY AND WHICH EMPLOYEES ARE AFFECTED BY CAREGIVING.

This problem is often difficult to address as employees are frequently reluctant to discuss family issues with their supervisors or even office colleagues. In addition, surveys may under-represent or over-represent the numbers of individuals who are caregivers.

Strategy: Convince the employer of two needs: (a) that eldercare programs and policies will have a long-term pay-off by helping not only current but future caregivers, and (b) the employer's need to retain current and future caregiving employees in light of investments in experience and training. This is particularly significant for businesses experiencing a shortage in the labor pool.

The University of Bridgeport's study, "Employees and Eldercare," revealed that 52% of caregivers were reluctant to talk about their problems to their supervisors, indicating that this problem may be "underground." A study conducted at Duke's Center on Aging shows how difficult the stress may be on the caregiver: 33% of those caring for Alzheimer's victims were using prescription drugs for depression, tension, and sleep disorders, while in a study of 150 caregiving families in the Philadelphia area, 28% of the women had quit their jobs due to caregiving responsibilities.

Network agencies might highlight research that shows the possibility of productivity loss due to dependent care responsibilities. The New York Business Group on Health's (NYBGH) 1986 survey of corporations found that employers most frequently cited absenteeism, lateness, unscheduled leave, and excessive use of the telephone as the major effects of caregiving on productivity. Lateness to work was reported by 73 percent of managers, and unscheduled time off from the job was reported by 75 percent of managers. The NYBGH survey also noted that caregivers made "long and frequent calls." Distracted employees on the job may also contribute to higher error and accident rates, as well as morale problems.

Agencies should note that employers can ill afford to lose responsible employees in an era of expected labor shortages. Ed Gadsen, Mid-Atlantic Area Employment Manager for Digital Equipment

Corporation, has remarked that the demographic shift to more jobs available than workers is expected to last through the year 2000. The available work force increased 2.2% annually from 1975 to 1988, but in the 1990's it is expected to increase only 1.2 percent. The numbers of 16 to 24 year olds, the traditional entry group of workers, will not grow significantly, while the primary caregivers of dependents, women, will make up two-thirds of the labor force growth in the 1990's.

One of the most interesting findings of recent studies is that women in professional and managerial positions missed the most work and were most likely to consider quitting their jobs due to caregiving responsibilities. It is important to point out that other studies confirm that caregiving employees in higher paid positions choose early retirement if they experienced conflict in work and caregiving. The current result is that employers may lose their most valuable employees.

An additional point to drive home is that the development of an eldercare program addresses the future needs of employees. And although an employee may not now be a caregiver, in time, he or she has a good chance of becoming one. When the Stride-Rite Corporation conducted a needs assessment to determine employee interest in adult day care, the firm found that about one in four employees were caregivers, with an additional 13 percent anticipating becoming a caregiver for an older relative within five years. A proactive employer response will involve a recognition of this "futures" issue, and employees, when they become caregivers, will appreciate their employer having programs and policies in place.

PROBLEM #2: THE EMPLOYER ASSUMES THAT ALL PROGRAMS ARE COSTLY.

Business is most leery of programs that involve long term operating cost commitments. Typically, companies will be more responsive to program ideas if they are time-specific, and do not involve large or unpredictable costs. The majority of current eldercare programs -- information and referral, education, training of management -- do not involve major ongoing financial obligations to employees. In general, these approaches that limit employers' financial commitments are most doable. In their work with community agencies, companies also are often more willing to make in-kind contributions, such as loaning space for workshops, printing pamphlets, and providing management assistance, than giving direct financial support to the agency.

Strategy: Be knowledgeable about the specific costs of implementing all your suggestions and be prepared to discuss alternatives. Stress what the aging network can provide and how cost effective it can be to invest in promoting a more flexible and stress-free workplace.

Companies will appreciate an agency's ability to provide a priced "menu" of options. It also doesn't hurt to build initial relationships by offering free consultation and program assistance. Companies may, in turn, be more willing to make grants to or sign contracts with your organization.

Most State and Area Agencies are well acquainted with contracting procedures. Typically, business managers have more authority to approve small expenses than larger ones. Hence a strategy which includes modest requests may be the best first step in working with employers.

PROBLEM #3: THE COMPANY MAY NOT BE CONVINCED THAT ELDERCARE SERVICES WILL BE EFFECTIVE OR MAKE A MEANINGFUL DIFFERENCE TO THE CAREGIVERS.

In addition, the company may be much too small to identify with giants like IBM or Travelers, and feel that a major commitment to an eldercare program would not be affordable or effective. Further, companies may feel that their community may not have the resources to effectively meet eldercare needs.

Strategy: If the firm is very hesitant to make a commitment, you may be more comfortable suggesting their using pre-developed materials, such as the AARP Caregiver's Kit, a pre-tested product containing planning guides and step-by-step instructions for conducting a caregiver's survey, a caregiver's fair, and educational seminars. Companies which have tested the kit, including Travelers, Mutual of New York, and Indian River Memorial Hospital, have reported that the materials are clear and easy to follow. State and Area Agencies may wish to order a kit before they make initial business contacts to review and adapt the materials to their own needs.

The lack of community resources can be viewed not as a problem, but as an opportunity for the Aging Agency to implement its mandate to fill gaps in services. Presumably if employed caregivers are in need of a service, such as respite or educational seminars, others in the community are too. The Aging Agency could try to co-sponsor the most needed services or convince several businesses to contribute to the support of a service or to become advocates for the expansion of community services. The business you are working with might be able to do this by using its influence with the Chamber of Commerce, United Way, local government, or other organization to help fund a service, with the SUA or AAA providing technical assistance.

The problem of small employers with limited resources remains a daunting one. You may want to encourage coalition-building for shared services among a group of smaller employers, or you may, in turn, want to emphasize the free services provided by the network.

There is not a great deal of network experience in providing formal services to small businesses. Some of the best examples over the past few years of small business involvement in work/family issues, however, can be seen in the area of child care. Nation-wide, smaller employers have formed consortia to develop effective child care programs; the aging network may find these programs an instructive model in working with small businesses (see, for example, Making the Connections: Public/Private Partnerships in Child Care, The Child Care Action Campaign, February, 1990).

PROBLEM #4: THE BUSINESS IS AFRAID OF THE UNKNOWN.

This is really another worry about unexpected costs and the fear of ineffectiveness, as well as a concern with increasing employees' expectations. The problem frequently presents itself when a firm considers whether or not to conduct an employee survey. To planners, an employee survey seems like the most logical first step. However, the costs can be high, even with a tested survey instrument. Consider the following work items in conducting a survey of 500 employees.

- Review and modify survey
- Prepare and distribute survey announcement
- Develop cover letter for survey
- Print survey and cover letter
- Distribute survey and cover letter
- Develop, print, and distribute follow-up letter
- Collect surveys
- Enter, collate data
- Analyze survey results
- Develop report
- Develop summary report and distribute to employees

In addition, some firms may need to have the survey reviewed by their legal staff. More importantly, employers may fear that asking employees about their problems will raise expectations that the employer will provide the solution through new programs and policies.

Strategy: This concern might be addressed by having a third party, such as a Business Group on Health or a Chamber of Commerce randomly survey employees at several firms to identify the major problems.

If an employer is small, unconvinced, or unable to pay for a major survey, an inexpensive compromise is to suggest that the employer sponsor a mid-day Caregiver's Fair which could be coordinated by the State or Aging Agency. Surveys could be available for the employees who attend to fill out anonymously. One would assume that employees with caregiving problems, or anticipating them in the near future, would be the most likely to attend. This focuses the survey on only the target group and is much more cost effective. Whichever method is chosen, it is advantageous for the State or Aging Agency to be involved in analyzing the results and making recommendations for programs to meet the identified needs.

Fear of the unknown will always remain as an impediment to eldercare program development. But as more employers become involved in these issues, the understanding of the importance of eldercare programs should increase among the general employer population.

PROBLEM #5: THE BUSINESS MAY BE AWARE OF ELDERCARE NEEDS, BUT MAY BE UNWILLING TO COMMIT ANY RESOURCES TO THE PROBLEM.

Here is the most serious problem of all. The employer "doesn't care" -just isn't interested or doesn't think the issue is important enough to warrant any support for employees. Often this will be a position that will be more characteristic of smaller employers than larger ones. The owner of the firm or a senior manager may articulate this lack of concern by stating that it is not his or her responsibility as an employer to become involved in work/family issues.

Strategy: In this case, the best response might be to ask the employer if your agency can directly provide information to employees on caregiving issues -- for example, circulating a flyer announcing an evening or weekend workshop. Although some employers will never consider eldercare as an issue of concern, others may become more receptive to overtures from your agency if they witness their employees participating in programs/services on their own time.

V. STATE UNITS ON AGING: INVOLVING THE AREA AGENCIES ON AGING

A. Technical Assistance
B. Task Force
C. Direct SUA Initiatives

INVOLVING AAA'S IN ELDERCARE INITIATIVES

This final chapter takes a brief look at how State Units on Aging can serve in a leadership role in developing eldercare programs. The following suggestions are offered.

A. DETERMINE THE LEVEL OF STATE TECHNICAL ASSISTANCE TO AAA'S

A demonstration project on aging conducted by NASUA, WBGH and the New Jersey Division on Aging revealed that one of the most effective tools used at meetings with corporations was the State Agency's slide show on the demographics of aging in New Jersey. Although the aging network may feel saturated with demographics, this type of presentation may be the first time the business community has been given such a clear picture of the current and anticipated changes in the population within the state. The New Jersey slide show, drawn from a county by county data book developed by the SUA, clearly established the State Unit as a comprehensive resource for information on aging. It also provided some shock value by illustrating the significant changes anticipated in the State's future work force. It would be extremely useful for State and local aging agencies to develop similarly effective demographic presentations, including projections on aging by region, and analyses of the current labor force and the labor force changes expected up to the year 2000.

State Units can also assist AAA's by preparing generic materials describing programs and resources for incorporation into local resource directories. This material would enhance all local information and referral efforts, not just those related to eldercare in the workplace.

The state may have access to legal expertise on living wills, power of attorney, Medicaid, etc. Many SUAs already have good contacts with major businesses or can tap the state's department of commerce or economic development to gain access to a list of major businesses. These lists could be distributed to the local AAAs.

If the State Unit has a regular radio or cable TV show or writes a column for a newspaper, it can highlight caregiving problems of workers and give focus to the issue. States also can help design press packets on eldercare, which can then be tailored to local areas by the AAAs.

B. TASK FORCE

In addition to the technical assistance that a State Unit might make available, the State can form a task force with interested

AAAs to brainstorm approaches and issues. If different types of AAAs are included together (i.e. representing urban/suburban, or large/small employers), it will be easier to wrestle with a set of anticipated problems.

C. WHEN THE STATE UNIT SHOULD TAKE THE INITIATIVE DIRECTLY

Although both state and local aging agencies are encouraged to initiate eldercare programs with businesses, there may be times when it is more appropriate or effective for the SUA to deal directly with a company. Examples for which SUAs may take the lead include:

- A large business is spread out with multiple sites across the aging planning and service areas.
- A large business, statewide or nationwide, has its executive home office near the State Agency on Aging.
- The State Unit already has a cooperative relationship with a specific company.
- The SUA has served as a convener for several companies to establish statewide or region-wide programs (in, say, employment).

VI. CONCLUSION

Partnerships with employers and other private organizations provide an outstanding way for the aging network to expand its mission of providing needed services for older adults. And the emerging employer interest in eldercare presents an unusual opportunity for aging network agencies to take a leadership role in the development and expansion of these programs to serve the needs of older adults. For these "partnerships" with employers to be successful, both parties must come to a greater understanding of the needs and potential roles of employers and network agencies.

The bringing together of the aging network with business to the benefit of both groups requires thoughtful planning and creative endeavors. Make sure your local business understands your full capability and involvement in issues such as long-term care, Alzheimer's, employment, nursing homes, home care, housing, transportation, information and referral, and so on. Otherwise, state and local aging networks may be seen by employers as merely a provider of federal programs for needy elders. Use your meetings with businesses as a forum for the firms to learn about you and your abilities. **Remember** -- There may be other opportunities to work together in the future.

Finally, don't be put-off by starting small: a guest column in a company newsletter, a Fact Sheet on the aging network and its services. This is often the best way to promote on-going relationships and commitments with employers in your community. **Remember**: You are already a knowledgeable advocate for older adults in your community. Use this knowledge and your experience in providing services to older adults to show businesses in your community that you are a viable partner.

APPENDIX

A. Model Surveys

1. Tools for Assessing Employee Caregiver Needs, National Association of State Units on Aging and Washington Business Group on Health. NASUA, 2033 K. Street, N.W. Suite 304, Washington, DC 20006.

2. Issues for an Aging America: Employees & Eldercare, Michael A. Creedon, D.S.W., Center for the Study of Aging, University of Bridgeport, CT 06601, 1987, pp. 42-46.

3. Employees and Eldercare: Designing Effective Responses for the Workplace, Donna L. Wagner, et. al. Center for the Study of Aging, University of Bridgeport, CT 06601, 1989, pp. 61-65.

4. AARP Kit: Caregivers in the Work Place: Educational Seminars Trainer's Manual; Educational Seminars Planning Guide; Caregivers Fair; Care Management Guide; Caregivers Survey; Introduction, American Association of Retired Persons, 1909 K. Street, N.W., Washington, DC 20049.

B. Eldercare Resources

1. Eldercare Handbooks: Models have been developed and are available from:

   * Administration on Aging
   * National Council on the Aging
   * National Institute on Aging
   * National Association of State Units on Aging
   * The American Association of Retired Persons
   * Alzheimer's Disease and Related Disorders Assoc.

2. Films/Videotapes

Alzheimer's Disease Association:

"Numerous caregiving tapes"

American Association of Retired Persons:

"Making Wise Decisions: Long Term Care and You"

Phoenix Systems, Inc.:

"Coping with Stress"

"Resources for Caregivers"

"Health Matters"

Southwestern Bell Corporation:

"Caregiving: The Challenge of Eldercare"

Terra Nova Productions:

"My Mother, My Father"

3. **Books on Caregiving**

Available through your Alzheimer's Chapter:

The 36-Hour Day

You and Your Aging Parent

Women Take Care

When Love Gets Tough: The Nursing Home Decision

The Hidden Victims of Alzheimer's Disease: Families under Stress

4. **Newsletters on Caregiving**

Advice for Adults with Aging Parents

Helpful Publications, Inc.
P.O. Box 339
Glendale, PA 19038

The Alzheimer's Association Newsletter

ADRDA
70 East Lake Street
Suite 600
Chicago, IL 60601
Alzheimer's Association Newsletter

Capsule

Children of Aging Parents
2761 Trenton Road
Levittown, PA 19056

Caregiving Newsletter

National Council of the Aging
600 Maryland Avenue, S.W.
West Wing 100
Washington, DC 20024

Families of the Aged

CD Publications
8555 16th Street
Suite 100
Silver Spring, MD 20910-9935

The Later Years

Dunn & Hargett
22 North Second Street
Lafayette, IN 47902

National Report on Work and Family

Buraff Publications
1350 Connecticut Avenue, N.W.
Washington, DC 20036

Parent Care: Resources to Assist Family Caregivers

University of Kansas
Gerontology Center
316 Strong Hall
University of Kansas
Lawrence, KS 66045

Together on Aging

Institute on Aging, Work and Health
Washington Business Group on Health
777 North Capitol Street, N.E.
Suite 800
Washington, DC 20002

5. Congressional Hearings

Double Duty: Caring for Children and the Elderly. U.S. House of Representatives, Select Committee on Children, Youth, and Families, Washington, DC, May 3, 1988.

Coping With Eldercare: A Growing Challenge in the Workplace. U.S. House of Representatives, Subcommittee on Employment and Housing, Committee on Government Operations, South San Francisco, CA, October 28, 1988.

Shadow Caregivers: American Families and Long Term Care. U.S. Senate, Special Committee on Aging, Philadelphia, PA, November 13, 1989.

Sharing the Caring: Options for the 90's and Beyond. U.S. House of Representatives, Subcommittee on Human Services, Select Committee on Aging, Washington, DC, November 14, 1989.

Public/Private Partnerships in Aging: The Opportunities, The Risks. U.S. House of Representatives, Subcommittee on Human Services, Select Committee on Aging, Washington, DC, June 5, 1990.